

Form B18 (Official Form 18)(12/07)

## United States Bankruptcy Court

District of Rhode Island

Case No. 1:08-bk-12228

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jarod D Disanto  
500 Carrs Pond Rd  
East Greenwich, RI 02818

Kristin A Disanto  
500 Carrs Pond Rd  
East Greenwich, RI 02818

Last four digits of Social Security or other Individual Taxpayer– Identification No(s)(if any):

xxx-xx-4854

xxx-xx-2250

Employer's Tax I.D. No(s).(EIN)[if any]:

### DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

#### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/10/08

Arthur N. Votolato  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Image Certificate of Service Page 3 of 4

# CERTIFICATE OF NOTICE

District/off: 0103-1  
Case: 08-12228

User: jen  
Form ID: 105

Page 1 of 2  
Total Served: 69

Date Rcvd: Dec 10, 2008

The following entities were served by first class mail on Dec 12, 2008.

db +Jarod D Disanto, 500 Carrs Pond Rd, East Greenwich, RI 02818-1007  
jdb +Kristin A Disanto, 500 Carrs Pond Rd, East Greenwich, RI 02818-1007  
cr MERS, Inc., as nominee, c/o HomEq Servicing, PO Box 997126, Sacramento, CA 95899  
943577456 +6946 Post Road LLC, 6946 Post Rd, North Kingstown, RI 02852-7612  
943577457 +Advanced Business America, 25 Thurber Blvd, Smithfield, RI 02917-1816  
943577458 +Alliance One Receivables Mgt Inc., PO Box 21882, Saint Paul, MN 55121-0882  
943577463 +Astonish Results LP, 2348 Post Rd Ste 202, Warwick, RI 02886-2271  
943577466 +Beacon Mutual Insurance Co, PO Box 937, Providence, RI 02901-0937  
943577467 +Birchwood Credit, PO Box 1014, 73 Main St, Conway, NH 03818-6166  
943577470 +CIT Technology Financing Services Inc, Weltman Weinberg & Reis Co, 175 S Third Street Suite 900, Columbus OH 43215-5177  
943577472 +CITI Communications Finance Corporation, 1 Cit Dr, Livingston, NJ 07039-5703  
943577468 +Capital & Credit Solutions, PO Box 1226, Kennett Square, PA 19348-0443  
943577471 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
943577473 Citicorp, National Financial Systems Inc, PO Box 9046, Hicksville, NY 11802-9046  
943577474 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
943577475 +Commonwealth Financial, 120 N Keyser Ave, Scranton, PA 18504-9701  
943577476 +Connected, 4547 Post Rd, East Greenwich, RI 02818-4150  
943577477 +Countrywide Home Loans, 450 American St, Simi Valley, CA 93065-6285  
943577478 +Cox Communications, Collection Dept/Bankruptcy Dept., 9 Jp Murphy Hwy, West Warwick, RI 02893-2381  
943577479 +Dynacom, 220 E Delaware Ave # 365, Newark, DE 19711-4693  
943577480 +Electric Insurance Company, 75 Sam Fonzo Dr, Beverly, MA 01915-1000  
943577481 +Equifax Mortgage, PO Box 740241, Atlanta, GA 30374-0241  
943577482 +Fecteau Benefits, 21 Agnes St, East Providence, RI 02914-3601  
943577483 +Harmon Law Offices PC, Sutton Funding LLC, 150 California St, Newton, MA 02458-1005  
943577485 Holyoke Mutual Insurance Company, PO Box 2006, Salem, MA 01970-6506  
943577486 +HomEq Servicing, PO Box 70830, Charlotte, NC 28272-0830  
943577488 +Landsafe, PO Box 650530, Dallas, TX 75265-0530  
943577489 +Lathrup & Gage DC, PO Box 8500, Philadelphia, PA 19178-8500  
943577490 +M&L Appraisal Company, 50 Village Hill Ln, North Kingstown, RI 02852  
943577491 +Marlin Leasing, PO Box 13604, Philadelphia, PA 19101-3604  
943577492 +Mercantile Adjmnt Bur, 6390 Main St # S-160, Williamsville, NY 14221-5859  
943577496 +National Registered, 100 Canal Pointe Blvd Ste 108, Princeton, NJ 08540-7063  
943577497 +Nationwide Credit Inc, 2015 Vaughn Rd NW Ste 300, Kennesaw, GA 30144-7802  
943577498 +New England In Touch, 255 Quaker Ln Ste 500, West Warwick, RI 02893-7615  
943577499 +Northface Resort Condo Assoc., PO Box 299, Greenville, RI 02828-0299  
943577500 +Paetec Communications, 1510 Chester Pike, Crum Lynne, PA 19022-1375  
943577503 +RI Division Of Taxation, 1 Capitol Hl, Providence, RI 02908-5801  
943577504 RMS, 4836 Brecksville Rd, Richfield, OH 44286-9177  
943577501 +Receivables Management Services, 305 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-1232  
943577502 +Recovery Management, 50 Morrissey Blvd, Dorchester, MA 02125-3312  
943577505 +Rockland Trust Company, 8A Station St, Middleboro, MA 02346-2140  
943577506 +Safeguard Of RI, 110 Jefferson Blvd Ste G, Warwick, RI 02888-3854  
943577507 +Steven Damiano LLC, 20 Thurber Blvd Ste B, Smithfield, RI 02917-1858  
943577508 +Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316  
943577509 +Thd/cbsd, PO Box 6003, Hagerstown, MD 21747-6003  
943577510 The Hartford, PO Box 2907, Hartford, CT 06104-2907  
943577511 Town Of North Kingstown, Collectors Office, 80 Boston Neck Rd, North Kingstown, RI 02852-5767  
943577512 UPS, Box 20584, Bethlehem, PA 18025-0001  
943577513 +US Express Leasing, 300 Lanidex Plz, Parsippany, NJ 07054-2723  
943577514 +Varesources Inc, 800 Walnut St, Des Moines, IA 50309-3605  
943577515 +Wallick & Associates, 51 Jefferson Blvd, Warwick, RI 02888-1002  
943577516 +Washington Mutual, PO Box 78148, Phoenix, AZ 85062-8148  
943614333 +Washington Mutual Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851  
943577517 Wells Fargo Financial, PO Box 98784, Las Vegas, NV 89193-8784  
943577518 +Wells Fargo Leasing, TBF Fiancial LLC, 520 Lake Cook Rd Ste 510, Deerfield, IL 60015-4900

The following entities were served by electronic transmission on Dec 10, 2008.

cr EDI: PHINAMERI.COM Dec 10 2008 15:38:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096  
943577462 EDI: PHINAMERI.COM Dec 10 2008 15:38:00 Americredit, 200 Bailey Ave, Fort Worth, TX 76107-1211  
943577461 EDI: PHINAMERI.COM Dec 10 2008 15:38:00 Americredit, Attn. Bankruptcy Dept., PO Box 183853, Arlington, TX 76096-3853  
943577459 EDI: AMEREXPR.COM Dec 10 2008 15:38:00 American Express, PO Box 360002, Ft Lauderdale, FL 33336-0002  
943577460 +EDI: AMEREXPR.COM Dec 10 2008 15:38:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
943577464 EDI: BANKAMER.COM Dec 10 2008 15:38:00 Bank Of America, PO Box 5270, Carol Stream, IL 60197-5270  
943577465 +EDI: BANKAMER.COM Dec 10 2008 15:38:00 Bank Of America, PO Box 15710, Wilmington, DE 19886-5710  
943577469 +EDI: CHRYSLER.COM Dec 10 2008 15:38:00 Chrysler Financial, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823  
943577471 +EDI: CITICORP.COM Dec 10 2008 15:38:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
943577484 +EDI: HFC.COM Dec 10 2008 15:38:00 Hfc, PO Box 1547, Chesapeake, VA 23327-1547  
943577487 EDI: IRS.COM Dec 10 2008 15:38:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326  
943577493 E-mail/Text: apbankruptcy@us.ngrid.com National Grid, Attn. Bankruptcy Dept./Collections, 100 Weybosset St, Providence, RI 02903-2822

District/off: 0103-1  
Case: 08-12228

User: jen  
Form ID: 105

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Total Served: 69

Date Rcvd: Dec 10, 2008

The following entities were served by electronic transmission (continued)

943577495 E-mail/Text: apbankruptcy@us.ngrid.com National Grid-Gas,  
Attn. Bankruptcy Dept./Collections, 100 Weybosset St, Providence, RI 02903-2822  
943577494 E-mail/Text: apbankruptcy@us.ngrid.com National Grid-Gas,  
Attn. Bankruptcy/Collection Dept, 100 Weybosset St, Providence, RI 02903-2822  
943583118 EDI: RECOVERYCORP.COM Dec 10 2008 15:38:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
943577517 EDI: WFFC.COM Dec 10 2008 15:38:00 Wells Fargo Financial, PO Box 98784,  
Las Vegas, NV 89193-8784

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2008

Signature:

